



DID NOT WANT TO BRING HIS BOOKS

Vigorous Objection By Mr. Perkins to Bringing Them Out.

BIG ADVANCES PAID TO AGENTS

New York Life Shown to Have Spent Large Sums to Secure Services of Good, Equitable Men—Clash With Counsel.

(By Associated Press.)
NEW YORK, September 28.—Several sensational incidents developed at the session of the Legislative Committee on Life Insurance Investigation to-day. The first was when George W. Perkins, vice-president of the New York Life Insurance Company and member of the firm of J. P. Morgan & Co., objected to producing the books of his firm, showing a certain transaction of that firm with the New York Life. Mr. Perkins offered to present a copy of the entry in question from the books, but Mr. Hughes demanded the books after several refusals on the part of Mr. Perkins. The books will be produced later.

In the course of his testimony, Mr. Perkins, when asked concerning the difference in the statements of "profits from securities" in the Massachusetts report of the company and of "net profits from securities" in the New York report, said:

"When we get national supervision, we won't have these conflicts between the different States."

Mr. Perkins testified to a number of transactions in which he represented Morgan & Company as seller, and the New York Life Insurance Company as purchaser.

Advance to Agents.
Another sensation was sprung later in the day when Vice-President Thomas A. Buckner, of the New York Life Insurance Company, detailed the advances made to agents, and which were carried in the report to the State superintendent of Insurance, as "commencing renewal premiums."

It was brought out as a matter of fact that these advances were loans to agents, but were not carried as such. Mr. Buckner testified that advances were made to agents sometimes as inducements to leave other companies and enter the employ of the New York Life. A situation of conflict in Buffalo in 1901 between the Equitable and the New York Life was brought out, and in order to get agents of the Equitable away from that company, liberal advances and liberal contracts were made by the New York Life.

Mr. Buckner testified that these advances to agents in the Buffalo branch of the New York Life in 1902 alone exceeded \$48,000, the amount really earned by those agents. Later Mr. Buckner acknowledged this was mostly extravagant, and said in 1903 the amount was cut down by half and by half the remaining amount in 1902.

Clash With Mr. Hughes.
While Mr. Perkins was on the stand during the afternoon there was a witness what of a clash between the two men. Mr. Hughes, the first of anything of the nature that has occurred since the committee began its sessions. It was when Mr. Perkins was testifying to the money in the "Nylve" fund, of which he is trustee. Mr. Perkins did not want it to appear on the record that the agents paid part of their salaries into the fund under contract unless the words "and bonuses" appeared. He said to Mr. Hughes that he (Mr. Hughes) was trying to get away from something and the counsel hotly retorted that he was not, and that if Mr. Perkins would answer his question much better progress would be made with the investigation.

Loans Will Be Paid.
Mr. Winthrop was again called to the stand just before adjournment. Mr. Buckner having given away to explain a trustee account brought up earlier in the day. Mr. Winthrop presented a typewritten statement of the account, and said the loans would be paid off in a few days, and the collateral entered on the books of the company. Before Mr. Buckner retired, however, he was asked to produce a statement of the expenses of the Paris office, with a record of the real estate held there and the business that comes under that jurisdiction.

RICHARD OLNEY ANSWERS BRYAN

Cleveland's Former Secretary Against Proposed Legislation.

WILL NATIONAL AND STATE BOARDS CLASH

Government Rate Making Means Government Ownership of Railroads—Which Government is It That is to Own the Railroads the State or the United States?

(Special to The Times-Dispatch.)
NEW YORK, September 28.—The reply of the conservative wing of the Democratic party to W. J. Bryan's recent open letter to the President on railroad rate legislation is contained in an article by Richard Olney in the October number of the North American Review, published to-day. In what is practically his first public utterance in two years, Cleveland's former Secretary of State presents his final judgment against the proposed legislation in the form of a brief, covering not only the law, but the public policy involved in the agitation. The following are some of the salient features of Mr. Olney's argument:

"The importance of the rate-making power is not to be considered simply in its relation to the carrier. The most important bearing of the power is upon the public interests of the community. It is a matter of common knowledge of which the courts take cognizance without proof—that the great carriers of the present day are the railroads. It is equally a matter of common knowledge that the rates charged by the railroads affect all classes of the community; that they determine very largely the outcome of all private enterprises; and that upon them hinges only too often the material well-being of the very existence of towns and cities and sea-ports and large sections of country. Surely a power the exercise of which is fraught with such consequences is not to be classed legally or practically with the power of determining the 'cup quality' of teas. The latter may well be delegated to an executive officer or board. But to delegate the former, the ultimate rate-making power for railroads, to such an officer or board would be a surrender by the Legislature of one of its most important functions."

State and Nation.
"The situation to be anticipated, then, is that railroads, private properties and representing private investments aggregating millions of dollars, will be placed under the control of the vital matter of their charges, not by their private owners, but by two public boards—one representative of local interests and the other of national interests, and both antagonistic to the interests of the private owners concerned. These two boards will aim at the lowest possible rates, each in behalf of the particular business under its charge, and will therefore be in constant rivalry with each other in the endeavor to outbid the other the best service at the smallest cost. Under these conditions anything like skillful, just, reasonable or stable rate-making is not possible. The nation is created intolerable alike to the carriers and to the public, and the sure outcome—unless the whole scheme of government ownership is abandoned—is government ownership."

Government Railroads.
"Government ownership of all railroads is obviously the goal toward which some of the government rate-makers are striving, while others, if not welcoming it and not working for it, profess not to fear it, and claim that it would at all events be an improvement upon the present status. Both point to existing instances of government ownership of railroads—the one claiming that the results to the public are desirable, the other that they are at least not as detrimental as is sometimes declared. But when government ownership of the railroads is considered seriously, our dual political system is at once seen to present problems of the greatest character. The few and comparatively unimportant railroads that are wholly intra-State may be properly ignored. Every railroad of consequence is engaged in interstate commerce, and its transportation that begins and ends in a single State, and in transportation that passes beyond State lines. Hence, if government

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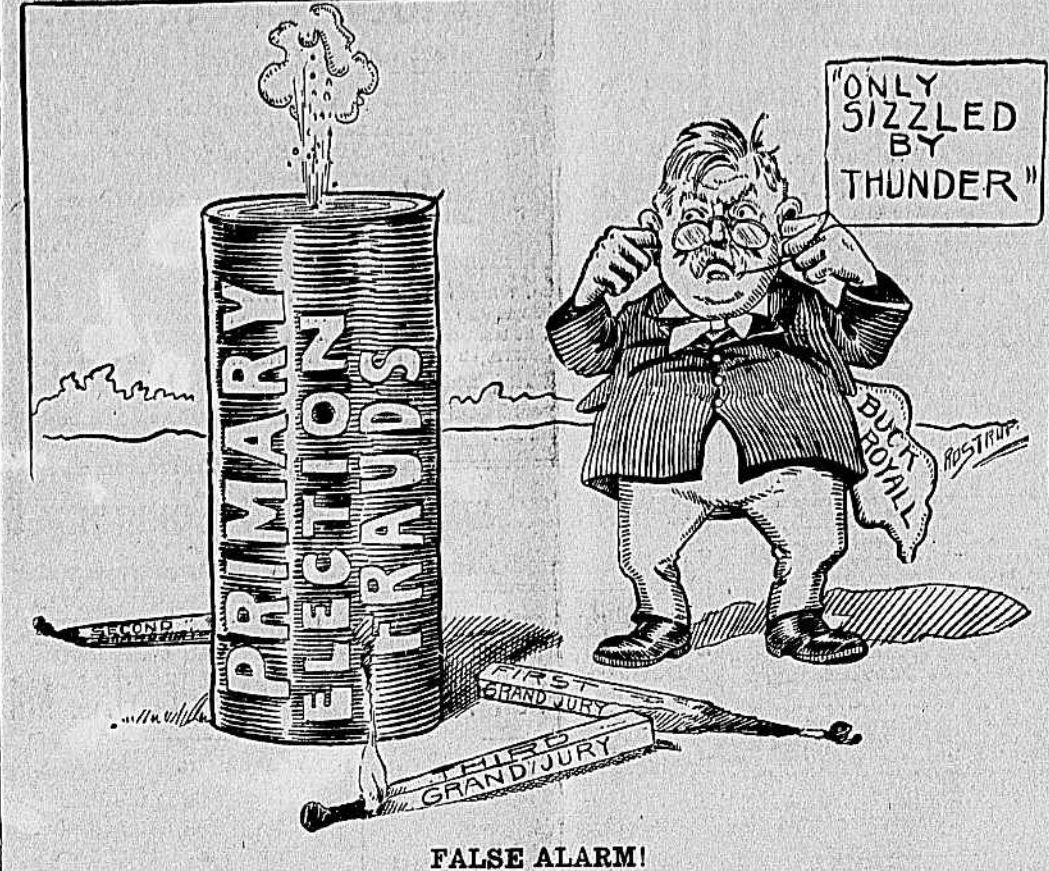
FIVE VICTIMS OF MURDEROUS HAND

Mother, Daughter and Three Sons Killed at Farm House in Texas.

(By Associated Press.)
EDNA, TEXAS, September 28.—Mrs. A. J. Condit and four children, a daughter thirteen and three boys from six to ten years old, were murdered Monday at their home near here to-day. The mother and daughter were assaulted and their bodies brutally disfigured. A baby about two years old was the only one left alive. All three children had been murdered with some blunt instrument; their heads were crushed and their throats cut with a knife or razor. The girl and mother were killed in the house; the boys were killed about one hundred yards away.

Mr. Condit was away working in the rice fields. A negro boy about twelve years old was plowing in a field near the house at the time of the killing, and heard the children screaming. He called the children screaming. He saw a man running around the house. Being afraid to go to the house, he ran to a neighbor's and told what he had seen. The person informed ran to the place and found the five members of the family killed. Officers were informed at once and the entire country is out in search of the murderer. It is supposed there were two of them.

Dogs have been sent for.



TO ARRANGE FOR PRESIDENT'S TRIP

Important Meeting to Be Held in Mayor's Office To-night.

CITIZENS READY TO HELP

Visit of Nation's Official Head to Be Made Grand Occasion.

Final arrangements for receiving and entertaining President Roosevelt will be made at a meeting to be held in the Mayor's office at 8 o'clock to-night, when the special joint committee and a number of prominent citizens will meet and discuss the matter. Richmond people are enthusiastic over the proposed visit of the President. Not less enthusiastic is the President over his contemplated visit to Richmond, if all accounts be true. Indeed, it is known that he has told both Governor Montague and Mayor McCarthy recently how much he desired to make a trip to Richmond, and all his correspondence on the subject fully bears out this view.

Two Others Came.
Only two Presidents have visited Richmond in recent years. They were Cleveland and McKinley.

The former came here at the instance of his friend and compatriot, General Fitzhugh Lee, to attend the State Fair in 1888, and the latter was in Richmond on the occasion of the launching of the Shubrick.

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RICHMOND MAN IS DEAD AMID STRANGERS

Carroll, Who Cut His Throat in Providence, Succumbs to Delirium Tremens.

(Special to The Times-Dispatch.)
PROVIDENCE, R. I., September 28.—Death came to Robert E. Carroll, of Richmond, Va., at the Rhode Island Hospital, but not in the manner in which he invited it. Monday morning he was found bleeding terribly, with his throat gashed almost from ear to ear, and was taken to the hospital. Good hopes were held out that he would recover. To-day he lies dead, not because of the gash in his throat directly, but from delirium tremens. He had been drinking hard and was despondent. After the gash in his neck was attended to he rallied slightly, but the shock to his nervous system was so great that he could not withstand the "horror," and they came upon him with compelling force, death following in great agony.

His body is at the morgue of Thomas F. Monahan, No. 231 Wickenden Street, and the undertaker has wired the unfortunate man's wife. She lives with her two children at No. 2404 East Broad Street, Richmond, and her father, J. B. Myers, lives at No. 500 Louis Street, this city.

PUT PEPPER ON CHURCH FLOOR

Business People in Danville Victims of Very Annoying Practical Joke.

COUGHED DURING SERVICE

Perpetrator of the Outrage Was Scathingly Rebuked byirate Pastor.

DANVILLE, VA., September 28.—A general confusion was created to-night at the Holiness Church, caused by some mischievous person scattering cayenne pepper on the floor. Part of the services at this church consist in the men and women jumping and singing, going through a ceremony that rivals an Indian war dance. The pepper was strewn at the front part of the church, and when the dancing started the fiery particles began to spread throughout the building, which was packed to its capacity. Many of the attendants who occupied seats in front were forced to leave, but the Holy Jumpers continued their performance with tears flowing down their cheeks and while sneezing and coughing badly. Rev. Mr. Garr, who is at the head of this queer sect of religious enthusiasts, scathingly rebuked the perpetrator of the deed, dooming him to an eternal hell.

PEPPER AT REVIVAL.
A number of the Danville Holy Jumpers have recently returned from Chattanooga, where they had a similar experience to that of to-night. It is supposed that some one here heard of the cayenne pepper joke at Chattanooga and decided to see how it worked.

There is no clue as to the party who created the confusion.

Coughing and Sneezing at a Holiness Meeting.
(Special to The Times-Dispatch.)
CHATHAM, VA., Sept. 28.—The Holiness meeting which has been in progress more than two weeks closed Monday night with a service to the colored people. Some persons or persons on mischief bent, just as the service was beginning sent cayenne pepper over the building, which, being constantly trampled upon, soon had the house filled with the sneeze-producing particles, which resulted in a general and continual coughing and sneezing during the entire service, very much to the discomfort of all.

The minister offered a small reward for identification of the mischief-makers and in scathing language denounced them. Soon after the service commenced the doors were closed, cutting off the ventilation and adding much to the discomfort of the congregation. The meeting was largely attended every night.

CASE OF F. A. PECKHAM INDEFINITELY POSTPONED

(By Associated Press.)
SARATOGA, N. Y., September 28.—The case of Frederick A. Peckham, of New York, who was arrested in connection with the cotton report scandal, was to-day indefinitely postponed. Peckham is still under \$10,000 bail.

17 WANT HELP TO-DAY.

The 17 advertisements for help published in to-day's Times-Dispatch on page 8 are as follows:

6 Trados, 1 Office,
2 Domestic, 1 Agent,
7 Miscellaneous.

This not only interests those out of work, but those desiring to improve their positions as well.

WHITE MAN RULE MARYLAND ISSUE

The Democratic State Convention Makes Negro Suffrage Amendment the Issue.

"IS A PERPETUAL MENACE"

Platform So Characterizes the Negro Vote As It Stands To-day.

(Special to The Times-Dispatch.)
BALTIMORE, MD., September 28.—Amid enthusiastic cheers, the Maryland State Democratic Convention, which was held at Ford's Opera House to-day, adopted a platform declaring that "the only issue in this campaign is whether negro suffrage, put upon us against our will by force, shall be restricted, and its power for evil destroyed."

"The negro vote as it stands to-day," the platform says, "is a perpetual menace to the prosperity and peace of Maryland, a menace to our very civilization, for it is ignorant, corrupt, the blind instrument of unscrupulous and selfish leaders."

For White Man Rule.
The aged ex-Governor John Lee Carroll made a stirring plea for "white man rule" and General John Gill, of Baltimore, and former Governor Elihu B. Jackson made short addresses.

Dr. Gordon T. Atkinson was nominated for State comptroller without opposition.

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CAUGHT UNDER EARTH; HIS LIFE CRUSHED OUT

Andrew Hutton Fatally Injured Near Bristol—Robert Kesse Perhaps Fatally Hurt.

(Special to The Times-Dispatch.)
BRISTOL, VA., September 28.—Andrew Hutton, aged thirty-five years, is dead at his home, near Bristol, as the result of being caught under an elevator of dirt at the brick plant of Adams Brothers and Company here. Hutton was employed at the brick plant. While William A. Keith, an ex-Confederate veteran, was at the Hutton home to-day to offer his sympathy to the family, his home was burned, with a total loss of almost all his possessions. The property was without insurance.

Robert Kesse, aged fifty, was caught between two logs at the Bristol planing mills to-day and sustained injuries that will prove fatal.

M'ADOO NOT A CANDIDATE FOR DISTRICT ATTORNEY

(By Associated Press.)
NEW YORK, Sept. 28.—Police Commissioner McAdoo declared to-day that he is not a candidate for the office of district attorney on the Democratic ticket at the coming city election and that he would not accept any such nomination if it were offered to him. His name had been suggested as an opponent to Mr. Jerome.

FAIR BIG THING FOR ROANOKE CITY

Annual Exhibitions Contribute In Large Measure to Prosperity.

SOCIAL BENEFIT EVEN GREATER

Fine Opportunity for the People of the Great Southwest to Learn to Know Each Other—Splendid Display in Every Line.

(Special from a Staff Correspondent.)
ROANOKE, VA., September 28.—If a good bunch of Richmond business men and an equal number of farmers from the country round about the capital had been here to-day in attendance on the agricultural fair I believe Richmond would have one next fall. There was an enormous crowd on the fair grounds, and small wonder, for practically every business house in the city was closed until to-night. Even the banks and the big Norfolk and Western repair shops and other industrial establishments shut down for the day. It looked to me that every man who had a holiday went out to see the fine horses and the fat cattle and other farm stock and produce which is being shown in such profusion.

A great many people from territory as far south as Danville, from as far north as Staunton, away over in Augusta county, and from Wytheville and beyond, out in the southwest, even from Bluefield in the coal mining district, came to the city on excursion tickets. There is no doubt they had a good time, and it was very evident they spent a lot of money. They came with the intention of doing so, and the merchants of every section, housewives, to my knowledge, did not even go to the exhibition grounds yesterday, but spent the day shopping, laying in supplies for fall and winter.

Pleasure for Farmers.
The farmers and their families have experienced pleasure in attending the fair. The merchants and the hotel men of Roanoke have seen what Roanoke does for the city on excursion tickets. A revival of the old State fair, which for many years was an annual autumnal feature of Richmond and Virginia life would cause immense benefits to accrue to the business men of Roanoke and the farmers of Virginia as well. This appears plain to the thinking observer that it is only necessary that a few Roanoke business men see what Roanoke does for the city on excursion tickets. I have dwelt upon the material side of the fair, the advantages Roanoke derives from hers, and the benefits which Richmond would reap if she had one. But more attractive is the social side. Forty years ago the city has its quota of old acquaintances or kinspeople, and to attend the fair at the same time. These family parties out at the fair grounds are as jolly as I can imagine, gathered about hampers of delicacies and the wives have had prepared against the fair when the guests should be within their gates. This view has no reference to putting "money in the thy purse," but it has to do with values none the less.

How the people attract one. They are Virginians, these Southwesterners. The Times-Dispatch has had me living very intimately with Virginians of every section for several years. I have gone to know the people of the great Southwest so well that I have learned to admire them more than the Eastern Virginians or the Valley men usually do. In fact, I have been accused of a distinct partiality for Southwest people. However this may be, it is a fact that some of the finest types of Virginians I have ever met have been these Southwest farmers, sturdy, self-reliant, energetic, lacking frills in the coating of manners, which is rather more common in Eastern Virginia, but which does not conceal hearts that are truer, more courageous or more honest than those which beat in the

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NEAR HALF MILLION BY CLEVER FORGERY

Big New York Institution Surrenders \$360,000 in Good Securities.

(By Associated Press.)
NEW YORK, September 28.—The details of a scheme whereby the National City Bank of this city, was recently victimized by a clever forger, came out to-day. The forger presented a bonus check bearing the name of a well known Stock Exchange firm, and received in return securities valued at about \$300,000.

Pearl & Co., stock brokers, at No. 27 William Street, recently negotiated a one-day loan for \$300,000 with this institution. On Wednesday a check for the amount of the loan, plus \$750 for the one day's interest, was presented at this bank by a stranger, who received the security deposited by Pearl & Co. for their loan. The bank on which the broker's check was drawn was one which Pearl & Company never had an account, so the forgery was not discovered until the check had passed through the clearing house exchange, when it was promptly branded as fictitious. The detectives intimate that they have a clue to the identity of the forger, who is believed to have had one or more accomplices and an intimate knowledge of Pearl & Co.'s affairs.

FIERY LETTER AGAINST SMITHS

Mrs. Vernon, of Brooklyn, Writes Judge Clopton About the Case.

SECRET MARRIAGE, SAYS MR. SMITH

Richmond Lawyers, Convicted Woman's Counsel, Explains Away Intimations in Mrs. Vernon's Letter and Interview in "World."

Commonwealth's Attorney Page, of Manchester, made public yesterday a letter from Mrs. Emma Vernon, of Brooklyn, which is printed below, saying that she cared for Ralph Smith under peculiar circumstances.

That this letter has raised a fierce storm of public feeling against Mrs. Estelle Townsend Smith, lately convicted of voluntary manslaughter and sentenced to a five-year term in the penitentiary, is absolutely true, and that it may end in trouble is the opinion of many. Mrs. Smith's attorney, Mr. H. M. Smith, Jr., however, throws still further light on the case, which dispels many clouds, and will tend to soften feeling toward her a great deal.

Mrs. Vernon's Letter.
The letter of Mrs. Vernon reads as follows:

Brooklyn, N. Y., Sept. 19, 1905.
Hon. Judge Clopton:
Dear Sir—In to-day's edition of the New York American I read an account of the application of Mrs. Smith for a new trial for the murder of her child, Ralph Lawrence Smith. Enclosed you will find a clipping from the New York World of August 23, 1905, the same showing that I have just cause for writing you what is actually the truth. The said Ralph L. Smith was in my charge for a time, the enclosed clipping notes my fourth year during which time I received occasional visits from his father and twice from his mother, and notwithstanding the publicity that was given to the case at the time of the published statement of my letter to the enclosed clipping none of the respectable relatives of S. K. Smith or of the mother, Mrs. E. T. Smith, have appeared, although every effort was made to discover their whereabouts to "no purpose." In writing you I am doing so to satisfy any grudge or in a spirit of revenge, for if I had felt like that I could have made a statement that would not have sounded much to Mrs. Smith's credit, for I have been approached by her relatives in such a manner for the sake of a strong, healthy child and the envy of my neighbors when he was in my charge.

I am sorry that the father finally took the child away, which he did after promising to settle with me for the child. His life has never given me one cent.

In the account that I received in to-day's paper it states that Ralph is the only child, which is false. Mrs. Smith is the mother of two children, both boys, the youngest of whom is a young brother of Ralph?

If you wish any further information, I would be only too glad to give it to you, and will you kindly return the enclosed clipping, as I would like to keep them for future reference. I remain, very respectfully,
MRS. EMMA VERNON.
901 St. John's Place, Brooklyn, N. Y.

Tries to Find the Father.

The following is from the New York Times, August 23, 1905:
Prattling in childish innocence at the home of Mrs. Emma Vernon, at No. 1665 Broadway, Brooklyn, is Ralph Lawrence Smith, three years of age, and who has been abandoned by his father and the woman who has reared him from his earliest infancy must part with him because her husband is ill and she cannot feed three months. Mrs. Vernon has appealed to the World to find the missing parent, whose name is said to be Shepard Knapp Smith, a member of a wealthy New York family.

Though little Ralph has won a place in Mrs. Vernon's heart as if he were her own child, she cannot longer provide for him.

Mrs. Vernon, who was then a straightened circumstances, was informed three years ago that she could make a little money by boarding a baby. She was told to be in Bushwick Avenue in the rear of her home on the evening of October 23, 1899. She went to the spot, and had not been awaiting many minutes when a stylish equipage drove up and a young man with a baby in his arms alighted.

"Are you Mrs. Vernon?" he asked, and receiving a reply in the affirmative, he placed the baby in her arms.

"My name is Shepard Knapp Smith," he continued. "I belong to a fine old family in New York and cannot afford to let my relatives know of my predicament. My wife, whom I married secretly, because my relatives were opposed to it, is ill and I shall take her somewhere to get well. You take good care of the baby. His name is Ralph Lawrence Smith."

Little Ralph was only ten days old when his father kissed him good-bye. Regularly for a time Mrs. Vernon received \$12 a month for the child's board, and Mrs. Smith called occasionally to see the little one. The mother never called and the father explained her absence by saying that the marriage was still a secret. Mrs. Vernon last saw Smith eighteen months ago, but he continued to